

## § 404.120

## 20 CFR Ch. III (4–1–00 Edition)

| Worker who reaches retirement age as described in § 404.110(b)(2) |                      |       | Worker who dies before reaching retirement age as described in § 404.110(b)(2) |                      |   |
|---|----------------------|-------|--|----------------------|---|
| Col. I—Date of birth  | Col. II <sup>1</sup> |       | Col. III <sup>2</sup> —<br>Year of death                                       | Col. IV <sup>3</sup> | Col. V <sup>4</sup> —Age<br>in year of<br>death |
|   | Men                  | Women |  |                      |   |
| Jan. 2, 1921 to Jan. 1, 1922 .....                                | 32                   | 32    | 1986   | 35                   | 57  |
| Jan. 2, 1922 to Jan. 1, 1923 .....                                | 33                   | 33    | 1987   | 36                   | 58  |
| Jan. 2, 1923 to Jan. 1, 1924 .....                                | 34                   | 34    | 1988   | 37                   | 59  |
| Jan. 2, 1924 to Jan. 1, 1925 .....                                | 35                   | 35    | 1989   | 38                   | 60  |
| Jan. 2, 1925 to Jan. 1, 1926 .....                                | 36                   | 36    | 1990   | 39                   | 61  |
| Jan. 2, 1926 to Jan. 1, 1927 .....                                | 37                   | 37    | <sup>7</sup> 1991  | 40                   | 62  |
| Jan. 2, 1927 to Jan. 1, 1928 .....                                | 38                   | 38    | .....  | .....                | .....   |
| Jan. 2, 1928 to Jan. 1, 1929 .....                                | 39                   | 39    | .....  | .....                | .....   |
| Jan. 2, 1929 or later .....                                       | 40                   | ..... | .....  | .....                | .....   |

<sup>1</sup> Number of QCs required for fully insured status; living worker or worker who dies after reaching retirement age.

<sup>2</sup> Worker born before Jan. 2, 1930 who dies before reaching retirement age.

<sup>3</sup> Number of QCs required for fully insured status.

<sup>4</sup> Worker born Jan. 2, 1930 or later, who dies before reaching retirement age.

<sup>5</sup> Or earlier.

<sup>6</sup> Or younger.

<sup>7</sup> Or later.

(b) *Number of QCs you need.* The QCs you need for fully insured status are in column II opposite your date of birth in column I. If a worker dies before reaching retirement age as described in § 404.110(b)(2), the QCs needed for fully insured status are shown in column IV opposite—

(1) The year of death in column III, if the worker was born before January 2, 1930; or

(2) The age in the year of death in column V, if the worker was born after January 1, 1930.

(c) *How a period of disability affects the number of QCs you need.* If you had a period of disability established for you, it affects the number of QCs you need to be fully insured (see § 404.110(c)). For each year which is wholly or partly in a period of disability, subtract one QC from the number of QCs shown in the appropriate line and column of the table as explained in paragraph (b) of this section.

### CURRENTLY INSURED STATUS

#### § 404.120 How we determine currently insured status.

(a) *What the period is for determining currently insured status.* You are currently insured if you have at least 6 quarters of coverage (QCs) during the 13-quarter period ending with the quarter in which you—

(1) Die;

(2) Most recently became entitled to disability insurance benefits; or

(3) Became entitled to old-age insurance benefits.

(b) *What quarters are not counted as part of the 13-quarter period.* We do not count as part of the 13-quarter period any quarter all or part of which is included in a period of disability established for you, except that the first and last quarters of the period of disability may be counted if they are QCs (see § 404.146(d)).

### DISABILITY INSURED STATUS

#### § 404.130 How we determine disability insured status.

(a) *General.* We have four different rules for determining if you are insured for purposes of establishing a period of disability or becoming entitled to disability insurance benefits. To have disability insured status, you must meet one of these rules and you must be fully insured (see § 404.132 which tells when the period ends for determining the number of quarters of coverage (QCs) you need to be fully insured).

(b) *Rule I—You must meet the 20/40 requirement.* You are insured in a quarter for purposes of establishing a period of disability or becoming entitled to disability insurance benefits if in that quarter—

(1) You are fully insured; and

(2) You have at least 20 QCs in the 40-quarter period (see paragraph (f) of this section) ending with that quarter.

(c) *Rule II—You become disabled before age 31.* You are insured in a quarter for